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# The Law and the Role of Police

Laws and regulations (written and unwritten) impact everything you do—as a renter, driver of automobiles, parent of a school child, etc. Laws and law enforcement agencies exist to make our communities safer places to live, work, and visit. Police are generally *strict* and follow the law as it is written, with much less corruption than in some countries. Never attempt to *bribe* an officer of the law. It is your responsibility to understand and follow the laws, and always treat police officers with respect.

# 1) When Should You Call 911?

- 911 typically responds quickly to emergency calls. An emergency is any situation that requires immediate assistance from the police/sheriff, the fire department or an ambulance. Dial 911 to:
  - Report a fire.
  - Report a crime while it is happening.
  - Report suspicious activity.
  - Report a car accident.
  - Get an ambulance for an emergency.
- If you have a poisoning emergency, call 1-800-222-1222.

# 2) Know Your Rights

- If you are questioned by police or immigration authorities, you have the right to remain silent and request to speak with an attorney before answering any questions or signing any documents.
- If you do not have an attorney, the government provides public defense attorneys. If you are arrested, you can still use this right to remain silent. Anything you say can be used against you.
- You have the right to a hearing with an immigration judge and the right to have an attorney at that hearing and in any interview with immigration enforcement. If you do not demand these rights, you can be deported without seeing either an attorney or a judge.
- You do not have to let law enforcement officers into your house unless they have a search warrant, and even then you can limit their search by saying that you do not agree to the search.

# 3) Drinking and Driving

- Driving after drinking alcohol can lead to serious trouble. More than one drink can be enough to get you arrested for driving under the influence (DUI) or driving while ability is impaired (DWAI). This may result in a fine and possible jail time.
- Drinking and driving laws vary from state to state. When you drink and drive you put peoples' lives in danger.

### 4) Sexual Harassment

- What is considered a compliment in some countries can be considered sexual harassment in the U.S. Whistling at or touching strangers can get you in trouble.
- Sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature. It commonly occurs at work or school and interferes with a person's performance and creates an intimidating, uncomfortable, or offensive work environment.
- It usually involves a pattern of repeated behavior, such as requests for a date, unwelcome behavior that is sexual in nature (a shoulder or back rub), or comments about a person's appearance.
- The victim, as well as the harasser, may be a woman or a man. The victim does not have to be of the opposite sex.
- The harasser can be the victim's supervisor, a supervisor in another area, a coworker, a customer, or a non-employee.

# 5) Sexual Assault

- Sexual assault is any type of sexual activity that you do not agree to, such as inappropriate touching, child molestation and rape (forced sexual intercourse).
   Sexual assault can be verbal or visual.
- Forcing any person to perform any sexual act is a federal crime and is taken very seriously. It does not matter if the victim is wearing revealing clothing or if he or she is the perpetrator's spouse. If he or she says "no" and the act continues, it is sexual assault.
- It is also illegal to persuade anyone under a certain age to do sexual acts. The minimum age of consent is often 18, but this law varies from state to state.

# Housing

# 12) Finding Housing

- You can find housing through the Internet, word-of-mouth, classified ads in the newspaper, housing agencies, and looking for "For Rent" or "For Lease" signs. Renting and leasing are terms that have the same meaning.
- Houses, apartments and trailer homes can come furnished or unfurnished.
- It is possible to rent a single room in a house or an apartment. Make sure you meet and get along well with the other roommates before moving in. On craigslist.com these opportunities are listed as "rooms and shares".
- When you apply to rent you might be asked for a social security number and references from employers and previous landlords to prove that you will be able to pay rent. For this reason it is important to establish good relationships with your landlords.
- If you look in the classifieds, become familiar with abbreviations such as:
   FURN – furnished BR – bedroom BA – bathroom DEP – deposit

# 13) Renting

- When renting, you often need to pay a security deposit, which guarantees that the landlord will receive money for any damages that occur while you are living on the property. The amount of the deposit is usually one month's rent.
- The landlord may deduct a portion of the security deposit to cover the cost of damages and the remainder will be given back to you. If there are a lot of damages, the landlord may keep your deposit and possibly charge you extra.
- Always look for and document or take photos of any problems with the place where you'll be living before moving in.
- Tenants are not responsible for normal wear and tear. For example, if the dishwasher must be replaced because it has simply worn out, that's the landford's responsibility.
- Some cities limit the amount a landlord can charge or increase for housing.

# 14) The Lease

- A lease is the legal contract signed between the landlord and tenant. A lease is not required, but without a lease you have very few rights. Make sure you read the lease carefully or have a legal expert help you.
- A lease contains information including:
  - How much rent you pay each month and penalties for late payment.
  - Who is responsible for paying water, electricity, gas, and trash service.
  - When the landlord may increase the rent, by how much, and how much notice the tenant must receive.
  - Under what circumstances the lease may be renewed, terminated or continued month-to-month.
  - The number of people who will live in the property.
  - For how many months you can live in the property.

# 15) Getting Problems Fixed

Landlords are required to keep their properties free of dangers and in good condition. If your apartment needs repairs, first call the landlord and explain the problem. If he or she does not respond, send a letter and keep a copy of the letter. If you still get no response, call a local housing office.

# 16) Moving

- When you move fill out a Change of Address form at the post office or at usps.com.
- Change the locks at your new residence because you don't know who has copies of the keys. Give your landlord a copy of the new key.
- Set up utilities before moving in and cancel utilities at your previous house.
- Notify friends, family and the following when you move:
  - Utilities electric, gas, water, phone, cable, internet, and trash.
  - Personal financial institutions and credit card companies.
  - Professional services doctor, dentist, and insurance agencies.
  - Government offices Department of motor vehicles and county assessor.

# Jobs and the Workplace

# 21) How to Find Jobs

- ♦ You can find jobs on the Internet (Craigslist.com), through friends, classifieds, job agencies, workforce centers or simply by walking around and looking for signs.
- Be proactive and persistent, and don't be afraid of getting rejected.
   Sometimes you need to hear "no" a few times before you hear a "yes."
- "Networking" is building connections and talking to people you know or asking them to introduce you to others. Networking is helpful when looking for jobs. If more people know that you are looking for a job, more people will be able to help you find a job.
- A number of people in the U.S. hold two or more part-time or full-time jobs.

# 22) Resumés

- It is often necessary to have a resumé that includes:
  - Your contact information.
  - Previous employment information.
  - Educational background.
  - Special skills, degrees, certifications, and classes you have taken in your field.
  - An objective statement that describes the kind of work you are looking for.
- A resumé is a self-promotional document that presents you in the best possible light, for the purpose of getting invited to a job interview.
- A chronological resumé starting with your most recent experience is a common resumé format.
- Detail special accomplishments or goals you have met and include specific numbers when possible.
- Be brief and try not to write a resumé longer than a page or two.
- Make sure that for each company you apply to your objective statement and the experience you include in your resumé are specific to that company.
- jobweb.com and jobstar.org have additional information and samples.

### 23) Cover Letters

- Many professional jobs will require a cover letter that explains why you are interested in the position, your relevant experience, and why you would be good for the position.
- Some general cover letter tips are to:
  - Emphasize your most relevant experience.
  - Demonstrate that you know a lot about the specific company.
  - Express your enthusiasm about the position and the company.
  - Keep it to one page or less and keep your paragraphs brief.
  - Check your spelling and grammar, and have someone else edit it to make sure that there are no errors.

# 24) References

- Your resumé should also include no less than three references that potential employers can contact to learn more about your:
  - Work experience.
  - Personality and teamwork.
  - Punctuality and reliability.
  - Strengths and weaknesses.
- Make sure that your references are aware that they might be called and that their phone number is correct.
- Previous employers who know your work style and work ethic are often the best references.
- When you leave a job, it is a good idea to leave on good terms in case you need that supervisor to serve as a reference in the future.
- Giving 2-4 weeks notice before leaving a job is considered proper.

# 25) How to be a Good Employee

- Leaders and managers generally want employees who:
  - Have a positive attitude and are enthusiastic.
  - Are reliable and work hard.
  - Are eager to learn and ambitious.
  - Use appropriate dress and language.
  - Follow the rules and are trustworthy.
- Appreciative of opportunities and rewards they are given.

# **Finances**

### 39) Tax Time

- You must file an annual income tax return by April 15th if you meet certain requirements. You can file taxes using a Social Security Number (SSN) or an Individual Taxpayer Identification Number (ITIN) which you can apply for if you do not have a SSN.
- The Form 1040EZ is a simplified form for people who do not require the complexities of the full form 1040.
- Income is taxed at the same rate regardless of citizenship. W-2 forms required for filing taxes must arrive from employers by January 31st.
- The number of dependents you have (people who are dependent on your income, such as children) and your income level help to determine how much you pay or receive. Be honest about your number of dependents.
- The Earned Income Tax Credit (EITC), sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. To qualify, taxpayers must meet certain requirements and file a tax return.
- Go to irs.gov for tax forms and information. Affordable computerized programs like Turbotax can make it easier for you to file your taxes on your own. Different companies such as H&R Block can assist you with preparing your taxes for a fee.

# 40) Budgeting

- Keep track of your income (money coming in) and expenses (money being spent). Make a monthly budget and include expenses for:
  - Food
- Entertainment
- Lodging
- Utilities
- Clothing
- Clothing
- Insurance
- Transportation
- Donations
- Internet/phone
- Making budgets can help you better manage your money and become more aware of how you spend, save and contribute to your community.

# 41) Opening Checking & Savings Accounts

- Financial institutions automatically insure your money. If the money you keep there is lost or stolen the U.S. government will pay it back to you.
- It is not safe to keep a lot of cash around. Opening a checking account allows you to write checks, make debit card payments (which immediately take money out of the account), and withdraw cash from ATM machines.
- ATM machines are usually free only if they are connected to your financial institution.
- Most savings accounts earn interest, which is the return earned on an investment.
- Requirements for opening accounts vary depending on the financial institution, but they often require two forms of identification, proof of address, and an opening deposit.
- Some factors you may consider when choosing a financial institution include:
  - Monthly fee for the account.
  - Interest rates.
  - The limit of withdrawals you can make per month.
  - Rewards associated with the debit card (airline miles, etc.).
  - How close it is to your home or work and how convenient the ATMs are.
- ◆ There are businesses that cash checks for people without bank accounts, but they often charge high fees. If you do not have a checking account and you need to mail a payment, do not send cash. Purchase a money order, which you can sometimes get at convenience stores or check-cashing stores.

# 42) Credit Unions

♦ A credit union is a cooperative financial institution owned and controlled by the people (members) who use its services. Credit unions serve groups that share something in common, such as where they work, live, or go to church. Credit unions are not-for-profit, and they provide services very similar to that of a bank.

# **Health and Medical**

# 51) The Healthcare System

- The U.S. health care system is complicated and will be changing over the next several years, so contact your local health clinic or visit whitehouse.gov/health-care-meeting to learn more. For now it is good to understand the following information.
- Many options exist for obtaining health insurance. Some employers cover part or all of their employees' health insurance costs. Buying your own health insurance can be very costly, but it can reduce large medical bills.
- If you have the flexibility to shop around for health care plans, some things to consider include:
  - Flexibility of choosing your own doctor or hospital.
  - Premiums the amount you pay monthly.
  - Co-pay a small flat fee you pay every time you receive medical services, such as \$30 for a routine visit or \$100 for a trip to the ER. Your insurance covers the rest.
  - Deductible the amount that you have to pay for expenses before your insurance pays anything.
- Emergency catastrophic plans help cover major medical costs only.
- Citizens or permanent residents not covered by private insurance may use government programs such as:
  - Medicare for people age 65 or older.
  - Medicaid for low-income parents, seniors, children, and the disabled.
- Most communities have clinics and Public Health departments that offer health care on a sliding fee scale.

# 52) Urgent Care Centers

Urgent care centers are primarily used to treat patients who have an injury or illness that requires immediate care but is not serious enough to justify a visit to an emergency room. Urgent care centers are usually not open all the time, unlike an emergency room which is open 24 hours a day.

# 53) The Emergency Room (ER)

- Know the location of the emergency room (ER) closest to your home. ERs cannot refuse to treat a patient in immediate medical need even if they cannot pay. However, the ER might direct you to a doctor or clinic if you are not having an emergency.
- ER care can be expensive, especially if you don't have health insurance. It's important to know when you should go to the ER and when a visit to a doctor or a clinic is sufficient.
- Some conditions that may require immediate medical attention include:
  - Difficulty breathing.
  - Fainting or sudden dizziness.
  - Changes in vision.
  - Sudden or severe pain.
  - Pain or pressure in your chest.
  - Bleeding that will not stop.
- Ambulance and hospital workers will ask you personal questions in order to gather the information needed to give you the correct treatment. Information you share is kept confidential.

# 54) Emergency Contact Sheet

- Anyone with a child in the home should have an emergency contact sheet somewhere easily seen (like on the refrigerator) in case there is an emergency.
- This sheet should include phone numbers for emergencies (911 and the police department), doctors, dentists, and family members.

# 55) Filling Out Medical Forms

- Any time you see a doctor or fill out medical forms you will be asked about:
  - Allergies you have to medications.
  - History of illness.
  - Drinking and smoking habits.
  - Family health conditions.
  - Current medications you are taking.
- This information is kept confidential and allows healthcare workers to get a complete picture of your condition.
   Find out your family's medical history of heart disease, cancer, and diabetes.
- See your doctor or an allergist to diagnose and treat your allergies.

# Children

# 82) Parenting in the U.S.

- Parents often experience the frustration of feeling that their child is out of control. Be aware of your tone and keep communication positive.
- Many communities have parenting groups, and you can look for parenting books or resources online.
- Child abuse is defined as "any recent act or failure to act on the part of a parent or caretaker, which results in death, serious physical or emotional harm, sexual abuse, or exploitation, or an act or failure to act which presents an imminent risk of serious harm." Physical discipline, such as slapping, hitting, or shaking hard enough to leave a mark or injure a child is illegal.
- Neglect is often defined as the failure to provide needed food, clothing, shelter, medical care, or supervision.
- A few states have legal minimum ages for leaving children home alone. Many people agree that leaving a 12 year old alone at home for an hour or two is acceptable, but he or she should not be responsible for other children.
- A minor legally becomes an adult on his or her 18th birthday.

# 83) Keeping Children Healthy

- Help children stay healthy by making sure that they are eating healthy foods. Children usually eat three meals a day with one or two snacks.
- Make sure children drink lots of water and limit the amount of sugar and fat they consume (soda, juice, fried foods, and candy). You will have to say "no" sometimes to keep your kids healthy.
- Give them a healthy breakfast every day to give them energy for school.
- Teach and model good habits when they are at an early age. Make sure they know when and how to brush and floss their teeth, wash their hands, and bathe. If you are unsure, discuss these topics with a doctor and dentist.

# 84) Child Safety

- According to kidshealth.org about 2.5 million children are injured or killed by objects in the home each year.
- ♦ At your home:
  - Place furniture in front of outlets and use outlet covers to protect against electrocution.
  - Place window guards to prevent falling out of windows.
  - Use edge bumpers to prevent injuries against sharp furniture.
  - Keep potentially dangerous items like bleach, medicine, and matches out of children's reach.
  - If there are stairs in your home, make sure infants and small children can not fall down the stairs.
- Here are some other child safety tips:
  - Never leave a child under the age of 10 alone in a car.
  - Teach children to stop, look and listen before crossing streets.
  - Know where your child is at all times, or you might be accused of child neglect.
  - According to the U.S. Consumer Product Safety Commission, wearing a bicycle helmet while biking can reduce risk of head *injury* by 85 percent.
- Children and adults are taught to stop what they're doing, drop to the floor, and roll away from danger if their clothes or hair is on fire. This is in addition to the use of regular firefighting equipment.

# 85) Babysitting & Child Care

- Babysitters can cost from \$5.00 to \$20.00 an hour. Ask people in your neighborhood to determine how much to pay. Rates depend on where you live, number of children, their ages, and the experience of the babysitter.
- Meet and interview your prospective babysitters to learn about their experience and childcare skills. Get references, and after they start, check in periodically to see how it's going.

# **Education System**

# 90) Levels of School

- ◆ Three- to five- year old children are considered pre-school aged.
- Children usually start kindergarten in August or September of the year they reach their fifth birthday.
- Elementary school is typically kindergarten through 5th or 6th grade.
- Middle school or junior high is usually 6th through 8th grade.
- ♦ High school is 9th through 12th grade.
- Adults who do not have a high school diploma can study for and take the GED, which is often accepted as the equivalent of a high school diploma.
- After high school, students can go to college at a university or community college for an undergraduate (bachelor's) degree, which typically takes four or more years to obtain.
- An associate degree usually takes two years to obtain.
- After college, students may choose to pursue a master's degree and/or PhD.

# 91) Curriculum & English as a Second Language (ESL)

- In elementary school students study a standardized curriculum. In middle school and high school students typically have more options for classes including languages and arts.
- Discuss the options with your children and take an interest in their classes.
- All public schools are required to provide ESL classes.

# 92) Report Cards

- Report cards use grades to communicate a student's performance.
- Report cards are usually distributed two to four times a year. Some schools give report cards directly to students and others mail them to parents.
- If you have concerns about your child's grades, schedule a time to talk with the teacher.
- Be sure to praise your children when they receive good grades.

# 93) Grade Point Average (GPA)

- Middle school, high school, and college students typically receive grades lettered "A" through "F". "A" is the highest grade and "E" or "F" is a failing grade.
- Each student has a grade point average (GPA), which summarizes his or her grades. An "A" has a numerical value of four points, so a student with all "A"s has a GPA of 4.0. The numerical values assigned to each letter grade are shown below:

A = 4 points C = 2 = 0B = 3 D = 1 = 0

- Letter grades are also associated with percentages. A typical U.S. grading scale is shown below:
  - A = 90 100%
  - B = 80 89%
  - C = 70 79%
  - D = 60 69%
  - E or F = below 60%
- Some high schools offer honors and advanced placement (AP) classes that are worth more points. In these classes an "A" is worth more than four points towards the student's GPA.
- A high GPA can help students get into better colleges and receive better jobs.

# 94) SATs, ACTs, & TOEFL

- The SAT and ACT are nationally administered standardized tests that help colleges evaluate candidates. Most colleges and universities accept either test, but the SAT is more common.
- Students typically take these tests in their junior and/or senior year of high school. The tests cover math, science, reading, and writing.
- The Princeton Review and Kaplan are the most popular test preparation companies to help students improve their scores, but they can be expensive.
- ESL students may also be required to take the Test of English as a Foreign Language (TOEFL).

# U.S. Culture and Social Skills

This section discusses traditional U.S. American values and contains some generalizations that should make you think about your own culture as you read them.

# 116) Cultural Differences

- Every individual lives according to their own unwritten set of beliefs. Visible aspects of culture include music, food, dress, etc. *Invisible* aspects include values, attitudes and beliefs that can lead to certain behaviors.
- We must recognize our own cultural beliefs and deep-rooted values in order to respect cultural differences.
- Different cultures include:
- Nationality Japanese, Mexican, U.S. American, Swedish, etc.
- Ethnicity African-American, Native American, Caucasian, etc.
- Regional Southern California, West Germany, Northeast U.S.
- Gender female/male.
- Age generational "cultures"
- Physical Ability deaf, blind, etc.
- Sexual orientation gay, lesbian, heterosexual, bisexual.
- Religion cultures of shared belief.
- Class economic level, social status.

### 117) Greetings

- There are different ways people greet each other depending on where they're from, and how well they know the person they are greeting. Hugging is common with family and friends.
- When you meet someone for the first time, you typically:
  - Stand up and make eye contact.
  - Shake hands firmly.
  - Say your name and "nice to meet you."
- If you are with people who you know but who do not know each other, it is polite to introduce them to each other.
- Some people will just give a nod and smile instead of a handshake.
   Introductions are often casual and unaffected by a person's age or status.

# 118) Common Social Taboos

- There is certain information that people prefer to keep private. Use caution when asking people you don't know very well about their:
  - Political views.
  - Salary or how much they make.
  - Sexual preferences and practices.
  - Religious beliefs.
  - Age or weight.
- Do not stare or point at people.
- Know the meanings of different hand gestures which vary from country to country. For example, extending your middle finger to someone is an insult.
- Do not use bad language in front of children and others who might not approve.

# 119) Being Polite

- Remembering people's names is important, and repeating the person's name after they introduce themselves can help you better remember names.
- Sometimes the little things you do make a big difference in the way your community feels. Saying "please" and "thank you," opening doors for strangers, and letting people go ahead of you in line can spread good energy.
- In larger cities, strangers often ignore each other, but in some areas it is nice to acknowledge strangers by making eye contact and simply saying "hi."
- When eating with a group, some people wait until everyone has their food and is sitting at the table before they start to eat.
- During a conversation, some people nod their head to show that they are paying attention to the person talking.

# 120) Informality

- It's difficult to know a person's level of wealth and social status based on how they look or dress. There are wealthy people who dress casually and do not own expensive items, while there are underprivileged people who dress formally and own expensive things.
- People usually address each other by their first names (except for doctors and professors).

### **Politics**

# 165) How Local Governments Are Set Up

- Typically, each state has at least two separate levels of government: counties and municipalities.
- A municipality is usually a city, town, or village, and is governed by a mayor and a city council.
- A county, which can include a number of cities, is a local level of government and is led by County Commissioners.
- School districts are organized local entities providing public elementary, secondary, and/or higher education.
- The highest position at the state level is the governor.
- There are State Senators and Congressmen who work on statespecific issues while U.S. Senators and Congressmen work on federal (national) issues.

# 166) Involvement in Local Politics

- Most cities have city councils, commissions and boards that seek volunteer—and sometimes paid participation from its community members.
- U.S. culture places a high value on working to improve the community through civic participation, economic participation, voting, public service, volunteer work, and other efforts to improve community life.
- If you are not a U.S. citizen, you can still become involved in politics by:
  - Participating in public meetings.
  - Helping to register eligible voters.
  - Promoting specific issues and candidates.
- Contact your local community agencies to find out how you can become more politically involved.

# 167) Requirements for Becoming a U.S. Citizen

- In order to become a U.S. citizen, you must:
  - Be at least 18 years old and a lawful permanent resident ("green card" holder).
  - Have resided continuously in the U.S., having been lawfully admitted for permanent residence for five years (the period of time is different if you are married to a U.S. citizen).
  - Have no outstanding or pending deportation or removal orders.
  - Have the ability to read, write, speak, and understand simple words and phrases in English.
     There are certain exceptions if disabilities or age are factors.
  - Have knowledge and understanding of the basics of U.S. history and government.
  - Know and support the principles of the U.S. Constitution.
  - Promise allegiance to the U.S.
- The U.S. Citizenship and Immigration Services (USCIS) has many resources for immigrants and organizations, including a welcome guide, learning materials and forms. Visit uscis.gov for more information.

# 168) Basics of U.S. Presidential Election

- Elections determine who serves as President and Vice President for a four-year term. Presidents may be reelected only once.
- The elections are conducted by states and not by the federal government.
   Elections are held on Election Day the Tuesday after the first Monday in November of every fourth year.
- Each state gets a number of electoral votes, and the winner must receive more than half (270) of the overall electoral votes (538) to become President.

# **Glossary**

- Accomplishments positive things you have done or achieved
- Accumulate to gradually get more and more over a period of time
- Acquaintance someone you know, but who is not a close friend
- Adolescent a person between the ages of 12-18
- Allegiance commitment and loyalty
- Annually happening once a year
- Ashamed feeling embarrassed and uncomfortable
- Authority having a position of power Boundary the limit of what is acceptable
- Bribe to illegally give someone money or a gift in order to persuade them to do something for you
- Candidate someone who is applying for school, a job position or competing in a political election
- Cautious careful to avoid danger or risks

  Choke unable to breathe properly because something is in your throat or there is not enough air
- Chores small jobs that have to be done regularly
- Chronic continues for a long time and cannot easily be solved or cured
- Chronological arranged in or according to the order of time
- Civic participation taking part in activities or meetings relating to your area
- Compensation money paid to someone Contamination - harmful substances such as
- chemicals or poison

  Confidential spoken or written in secret and
- intended to be kept secret
- Correspondence communication by the exchange of letters
- Cremate to burn the body of a dead person Custody - The care, control, and maintenance of a child, which a court
  - may award to one of the parents following a divorce or separation proceeding.
- Damages harm that is done to something so that it is broken or destroyed
- Diagnose to find out what illness someone has after doing tests, examinations, etc.
- Dispute a disagreement or argument about something important
- Domestically within one country and not involving other countries

- Efficient working well without wasting time, money, or energy
- Elderly polite way of saying that someone is old or becoming old
- Environment 1. the air, water, and land on Earth 2. the people and things that are around you in your life
- Estimate a statement of how much something will probably cost\*
- Ethnicity relating to a particular race or country and their customs and traditions
- Exclusively without any others being included or involved
- Exploit to treat someone unfairly by asking them to do things for you, but giving them very little in return
- Faint to suddenly become unconscious for a short time
- Fine money that you have to pay as a penalty\*
- Follow through completing jobs or tasks that you say you will complete
- Fraud the crime of deceiving people or stealing information in order to gain money or possessions
- Gender the fact of being male or female Habit - something that you do regularly Hearing - a meeting of a court or special committee to find out the facts about a

case\*

- Hygiene the practice of keeping yourself and the things around you clean in order to prevent diseases
- Imminent an event that will happen very soon
- Imposter a person who pretends to be somebody else, often to try to gain financial advantages
- Inappropriate not proper or right for a particular purpose or situation
- Initiate to begin by taking the first step Initiative - to make decisions and take action without waiting for someone to tell you what to do\*
- Injury damage to part of your body caused by an accident or an attack
- Insult a rude expression intended to offend or hurt
- Intimidate to scare or threaten someone
  Investment the use of money to make a
  profit, or something you do because it will
  be useful later
- Invisible cannot be seen
- Landfill putting trash under the ground
- Landlord someone who owns and rents a room, building, etc. to another (tenant)

### Sources

The following websites were used to gather information that is included in this guide. All websites below were last checked in December 2008. Many of these websites can provide additional information and resources. The number preceding the source refers to the topic number in the guide.

### For example:

- 1. = When Should You Call 911?
- 48. = Notary Publics
- 61 = Vaccinations
- 1. http://911.org/HowWhentoCall.php
- http://nilc.org/ce/nilc/imm\_enfrcmt\_homework\_rts\_ 2008-05.pdf
- 4. http://eeoc.gov/types/sexual\_harassment.html
- 5. http://womenshealth.gov/violence/types/sexual.cfm
- 7. http://www.ndvh.org/get-educated/
- 9. http://eeoc.gov/abouteeo/overview\_practices.html
- 17. http://www.cdc.gov/omhd/Highlights/2006/HDec06.htm#
  Tips
- 33. http://www.dol.gov/dol/topic/wages/index.htm
- 34. http://www.irs.gov/individuals/article/0,,id=96406,00.html
- 36. http://www.onlinelawyersource.com/workers\_compensation/lost-wages.html
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- 47. http://ftc.gov
- 48. http://www.nationalnotary.org/resources/index.cfm? text=howtoFAQs
- 53.http://articles.moneycentral.msn.com/Insurance/Know YourRights/KnowYourEmergencyRoomRights.aspx
- http://kidshealth.org/parent/firstaid\_safe/sheets/ emergency\_contact.html

- 57. http://www.fda.gov/cder/info/consumer\_otc.htm
- 59. http://nimh.nih.gov/health/topics/depression/index.shtml
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- 61. http://www.cdc.gov/family/checkup/
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- 70. http://www.cdc.gov/tobacco/basic\_information/index.htm
- 71. http://www.webmd.com/mental-health/alcohol-abuse/
- 79. http://www.aaa.com
- 82. http://childwelfare.gov/can/defining/federal.cfm
- 84. http://kidshealth.org/parent/firstaid\_safe/home/ childproof.html
- 84. http://nhtsa.gov
- 84. http://www.cpsc.gov/nsn/child.html
- 85. http://www.babysitters.com/howmuchtopay.aspx
- 89. http://www.cdc.gov/ncbddd/adhd/what.htm
- 97. http://pta.org/1169.asp
- 95. http://www.acf.hhs.gov/programs/ohs/
- 101. http://www.irs.gov/newsroom/article/0,,
- id=107636,00.html
- 105. http://www.usps.com
- 121. http://www.wikipedia.org
- 142. http://www.census.gov/compendia/statab/tables/ 08s0074.pdf
- 151. http://mayoclinic.com/health/organic-food/NU00255
- 159. http://volunteermatch.org
- 167. http://uscis.gov

# **Building Cultural Understanding and Respect**

This guide contains 40 pages of simple and practical information about 170 topics covering the following areas:

- Finances - Housing - Transportation - Laws
- Jobs - Health Care - Parenting - Politics
- Insurance - Community - Social Skills - Culture

There is a lot to learn about life in the United States. Reading and discussing information in this guide will provide you with critical information to make you feel more informed, independent and confident. It is easier to make good decisions and do the right thing when you are equipped with the right information.

You can refer to the guide when doing things like:

- Applying for a job or going to an interview.
- Signing a lease or buying a home.
- Selecting insurance plans.
- Filing your taxes.
- Attending a parent-teacher conference.

Lack of cultural understanding and openness to respecting differences are the root causes of negative feelings that exist between immigrants and non-immigrants. Hopefully, this guide will build understanding and lead to more dialogue about some of the specific issues that cause cultural conflict.

There is much more to learn, but this will plant seeds that will grow with more conversation. We are all teachers and students, and there is something to be learned from every individual's experience and knowledge.

I hope that you become an ambassador and role model of cultural respect, and I hope that this guide will help you take on that role.

Thank you.

Lee Shainis

Author, What Every Immigrant Needs to Know www.livingintheus.org

Executive Director, Intercambio de Comunidades www.intercambioweb.org



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